UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:	Case No.: 18-12877 ABA
Howard Stalker	Judge:
	Chapter 13
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION	
The debtor(s) in this case opposes the following (choose one):	
1. Motion for Relief from the Automatic Stay filed by	
, creditor,	
A hearing has been scheduled for	, at
Motion to Dismiss filed by the Chapter 13 Trustee.	
A hearing has been scheduled for, at	
X Certification of Default filed by Standing Trustee.	
I am requesting a hearing be scheduled on this matter.	
2. I oppose the above matter for the following reasons (choose one) Payments have been made in the amount of \$, but have not been	
accounted for. Documentation in support is attached.	
**	
Payments have not been made	for the following reasons and debtor proposes
repayment as follows (explain your answer):	
X Other (explain your answer): I ha	d COVID-19, consequently I was out of work from
March 24, 2020 to June 17, 2020. Fortunately, I am now recovered and will have arrears	

satisfied by November 4, 2020.

- This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
- 4. I certify under penalty of perjury that the above is true.

Date: 10/20/2020

Debtor's Signature

## NOTES:

- 1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
- 2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.